IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Date: March 24, 2008

Charles R. KIRK Confirmation No.: 5018

Serial No.: 10/633,992 Group Art Unit: 3621

Filed: August 4, 2003 Examiner: John M. WINTER

For: AUTOMATIC SIGNATURE VERIFICATION FOR RETAIL PAYMENT TRANSACTIONS

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT IN REPLY TO THE OFFICE ACTION OF OCTOBER 11, 2007

Dear Sir or Madam:

In response to the Office action dated October 11, 2007, please amend the above identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.